Section #4: Tax credit of 20% of a premium paid in a taxable year is but a brief respite at best. a. First year: $7000 premium x 20% = tax credit of $1400 which will effectively reduce the $7000 premium to $5600 ...sounds great! b. However, if a new increase of 30% is approved and spread over 3 years at 10% per year, at the end of this 3 year stretch, the premium will now reach approximately $7454 thus obliterating the 20% tax credit! Do the Math!! c. In order for the tax credit to be effective, the premium must be capped at, for example, the $7000 figure used in this scenario. d. If given the opportunity, I can provide, with verifiable proof, that substantial premium increases will be requested and approved in the future. I have accumulated much evidence over the last 12 years. Thank you, Paul J. Pace (860) 666-5935